



Newsletter

ISSUE
43
2025

21st Annual Graduation Ceremony 2025

GLOBALY CONNECTED: EMPOWERED THROUGH KNOWLEDGE

The Institute of Banking and Finance of Trinidad and Tobago (IBF) held our 21 Annual Graduation Ceremony on Wednesday, 5th, November, 2025. The accomplishments of 67 graduates were recognized from the following programmes: The Professional Certificate for Financial Advisors (Cert. FA); Diploma in Banking (DIB); and the Certified International Risk Manager (CIRM).

The Council, Management and Staff of IBF wish to congratulate our 2025 Graduates on their achievements.



(L-R): At this year's Graduation Ceremony, Ms. Marsha John, CEO of the Institute of Banking and Finance of Trinidad and Tobago (IBF), opened the proceedings with a prayer and introductory remarks, setting an inspiring tone for the celebration. Ms. Danielle Philip, President of the IBF, then delivered insightful remarks that traced our storied history. Following this, Mr. Nigel Baptiste extended a warm welcome on behalf of the Banking Association of Trinidad and Tobago (BATT). The highlight of the ceremony was the Feature Address delivered by Mr. Marc Jardine, Managing Director & Vice President – Commercial Banking, RBC Royal Bank Trinidad and Tobago Ltd., who shared profound wisdom with the graduates, challenging them to be architects of the Caribbean's financial future.

Outstanding Graduate Awardees



(L-R): Mr. Nicholas Abraham, Republic Bank Limited, Valedictorian and Outstanding Performance in the Professional Certificate for Financial Advisors Ms. Temteous Vidale, First Citizens, for excellence in the Banking Specialization Ms. Marsha Elizabeth Basant, Trinidad and Tobago Unit Trust Corporation, for excellence in the Mutual Funds Specialization.

Distinguished IBF Fellowship Awardees



(L-R): · Mr. David Robinson, General Manager, Group Treasury, Republic Bank Limited.
Award for substantial contribution to the Institute of Banking and Finance of Trinidad and Tobago.
Mr. Jason Julien, Group Chief Executive Officer, First Citizens Group
Award for distinguished and meritorious service to the banking and finance industry.

OUR GRADUATES

PROFESSIONAL CERTIFICATE FOR FINANCIAL ADVISORS PROGRAMME: SPECIALIZATION: BANKING

AMERICAN AIRLINES INC.

Tina Mahadeo-Basdeo

ANSA BANK

Sulaiman Gaffoor

CENTRAL BANK OF TRINIDAD AND TOBAGO

Trishanna Mahabir

FIRST CITIZENS

Shinika Balfour
Melissa Ria Bissoon
Jonelle Caesar-Thomas
Johnell Clarke
Jesse Gary Paul Cudjoe
Nyame Davis
Riaz Husain
Ayana Ishmael
Charissa James
Rhea Nisa James

Jameir Joseph
Brendon Julien
Anissia Kissoon
Fayola Lashley
Victoria Madoo
Chelsea Mahabir
Shunika Malchan
Salisha Mangalee
Nekemma Mason
Marc Paragsingh

Ruby Pillai
Cathy Rajmoolie
Claudine Roberts
Onica Keesha Roberts
Asha Romero
Rachel Salandy
Hannah Samuel
Janelle Bernadette Valere
Temteous Vidale

MASSY MOTORS AND MACHINES

Alicia Daniel

NEAL & MASSY CREDIT UNION

Jonelle Allick
Safiya Shervon Reid

REPUBLIC BANK LIMITED

Aimee Ragoobar
Troy Thorpe

SCOTIABANK (T & T) LIMITED

Emmanuel Ferguson

TRINIDAD AND TOBAGO FIRE SERVICE CREDIT UNION

Samantha Carter
Leia Tang-Charles

BANKING AND FINANCE PROFESSIONAL

Tamar Andrews

PROFESSIONAL CERTIFICATE FOR FINANCIAL ADVISORS PROGRAMME: SPECIALIZATION: MUTUAL FUNDS

REPUBLIC BANK LIMITED

Sherhea De Peza-Frank
Niala Gokool
Miriam Jones-Joseph
Satori Martin
Keisha Parks
Anderson Sookoo

TRINIDAD AND TOBAGO UNIT TRUST CORPORATION

Marsha Elizabeth Basant
Wendy Fournillier
Kirby Fleming Glace
Crystal Nunes
Termica Victor-Mc Sween

OUR GRADUATES

PROFESSIONAL CERTIFICATE FOR FINANCIAL ADVISORS PROGRAMME: SPECIALIZATION: SECURITIES

REPUBLIC BANK LIMITED

Nicholas Abraham

DIPLOMA IN BANKING PROGRAMME: CERTIFICATE LEVEL

FIRST CITIZENS

Avanelle Springer

REPUBLIC BANK LIMITED

Amelia Ragoobar

Josanne Walcott

DIPLOMA IN BANKING PROGRAMME: DIPLOMA LEVEL

REPUBLIC BANK LIMITED

Tonya James-Tom Yew

Delia Nandlal

Nicolas Tom Yew

Lisa Toussaint

CERTIFIED INTERNATIONAL RISK MANAGER

ACB CARIBBEAN BANK

Ilzam Arfin

Romona Gibbs

DEMERARA BANK LIMITED

Kenesha Collins

GUARDIAN GROUP TRUST LIMITED

Amirah Khan-Abdool

MASSY GAS PRODUCTS TRINIDAD LIMITED

Chereseah Marshall

REPUBLIC BANK LIMITED

Rehanna Ramroop

UWI CREDIT UNION COOPERATIVE SOCIETY LIMITED

Wayne Charles

IBF PROGRAMMES



DIPLOMA IN BANKING (DIB) PROGRAMME

TARGET AUDIENCE

The DIB Programme is ideal for bankers and anyone interested in pursuing a career in Banking.

- ▶ DIB graduates without CAPE/GCE Advanced level passes are also eligible for admission to the UWI St. Augustine to pursue any undergraduate degree in the Faculty of Social Sciences.
- ▶ Obtain an industry-recognized professional qualification that can improve opportunities for career-advancement.
- ▶ Self-study format, beneficial for busy professionals.



EXAMINATION PERIOD: APRIL 27TH - MAY 1ST, 2026

REGISTRATION DEADLINE: FEBRUARY 20TH, 2026

Ideal for busy professionals!



PROFESSIONAL CERTIFICATE FOR FINANCIAL ADVISORS (CERT. FA) PROGRAMME

An internationally accredited self-study programme that equips finance professionals with the necessary skills required to provide sound financial advice to clients.

Become Specialized in one of these three (3) fields.

♦ Banking ♦ Mutual Funds ♦ Securities

Chartered Banker

Accredited programme



EXAMINATION DATE: APRIL 25TH, 2026

REGISTRATION DEADLINE: FEBRUARY 20TH, 2026

Can be completed in as little as twelve (12) months!

IBF UPCOMING TRAINING WORKSHOPS



ANTI-MONEY LAUNDERING AND FINANCIAL CRIME

EMERGING TRENDS, RISKS & CHALLENGES

ONE (1) DAY WORKSHOP

Explore cutting-edge AML/CFT strategies, tech-driven compliance, and regional case studies in our one-day workshop tailored to financial institutions in the Caribbean and beyond. Understand the rapidly evolving AML landscape and learn practical tools to strengthen compliance and mitigate financial crime risks.

WHO SHOULD ATTEND:
Professionals from across the banking and financial services sector, including compliance, auditing, legal, and staff from institutions such as banks, credit unions, and investment firms.

TOPICS INCLUDE:

- ✓ FATF Updates & Risk-Based Approach
- ✓ AI & Advanced Monitoring Tools
- ✓ AML & ESG, Cybercrime, Virtual Assets
- ✓ Caribbean Regulatory Developments
- ✓ Case Studies from the Trinidad Banking Sector

WHY YOU SHOULD ATTEND

- ✓ Learn what's coming in AML/CFT
- ✓ Benchmark your program
- ✓ Network with regional experts
- ✓ Walk away with actionable tools

MEET YOUR FACILITATOR: Candice R. Huggins, LLB, LEC GAP
Ms. Huggins is an experienced regional and international compliance practitioner and senior attorney. She specializes in international financial services, compliance and risk management. She has done extensive work on the various regional initiative around correspondent banking issues.

 **27th November, 2025**
9:00 A.M - 3:00 P.M

 **Online Delivery**
CPD HOURS: 5.5

 **\$2,250 VAT Inclusive**

IBF LIST OF TRAINING TOPICS

Soft-Skills

- Administrative Professionals Training
- Boosting Productivity
- Business Writing and Communication
- Change Management
- Coaching and Mentoring
- Conflict Management: Practical Techniques for Leaders
- Creating an Inclusive Culture: Building a Respectful Workplace
- Customer-Centric Strategies for Exceptional Engagement
- Customer Service
- Equipping Supervisors to Drive Efficiency & Success
- Interviewing Skills & Tips
- Leading at Every Level: Leadership Program for Managers & Supervisors
- People Management in the Age of AI
- Supervisory Training

Technical

- Advanced Treasury Management
- AML/CFT for Non-Profit Organizations
- Analysing Financial Statements
- Anti-Money Laundering/Counter Financing of Terrorism
- Credit Analysis & Loan Assessment for Microfinance Lending
- Credit Assessment and Proposal Writing
- Debt Recovery and Delinquency Management
- Enterprise IT Security & Cyber Security in the Cloud
- Enterprise Risk Management
- Project Management
- Environmental, Social & Governance Fundamentals
- Ethics for Financial Service Providers
- Financial Planning
- Foreign Exchange and Derivatives
- Introduction to Accounting & Finance for Non-Financial Professionals
- Investment Management
- Mastering Policy Development: A Practical Guide to Clarity & Compliance

Our Team



Chief Executive Officer:
Ms. Marsha John



Training & Business Development Officer:
Ms. Camille Applewhaite



**Administrative Officer/
Programme Coordinator:**
Ms. Sharia Ahamad



Quality Assurance Officer: Trainee
Ms. Sabrina Mahabir

Contact Us



Office Hours: Monday - Friday from 8:00 a.m. - 4:00 p.m.

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